

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Shannon Drew Kozlansky  
Debtor

Case No. 10-08908-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 64

Date Rcvd: Aug 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2016.

db +Shannon Drew Kozlansky, 11 Sandbank Road, Tunkhannock, PA 18657-1766  
aty +John H Auld, II, Abernathy Auld and Young PC, 4499 Mount Royal Boulevard,  
Allison Park, PA 15101-2674  
cr Bank of America, N.A., et al., PO Box 18019, Wilmington, DE 19850  
cr +Commonwealth of Pennsylvania, Department of Labor and Industry UCTS,  
625 Cherry Street, Room 203, Reading, PA 19602-1152  
cr +First Liberty Bank c/o James T. Shoemaker, Esq., 600 Third Avenue, Kingston, PA 18704-5815  
3739650 84 Lumber Company, L.P., C/O Berstein Law Firm, P.C., Suite 2200 Gulf Tower,  
Pittsburgh, PA 15219  
3715235 +84 Lumber Company, L.P., 169 Butler Rd., Kittanning, PA 16201-2329  
3715237 +Ace-Robbins, Inc., P.O. Box 477, 325 SR6 East, Tunkhannock, PA 18657-0477  
3715238 BAC Home Loans Svcng. LP, Customer Service, CA6-919-01-41, Simi Valley, CA 93062  
3715239 +Berkheimer, 50 N. 7th St., Bangor, PA 18013-1798  
3741596 +Berkheimer Tax Administrator, Agent for, Eaton Twp & Tunkhannock ASD,  
50 North Seventh Street, Bangor, PA 18013-1731  
3723361 +COMMUNITY BANK, N.A., 45-49 COURT ST., P.O. BOX 509, CANTON, NY 13617-0509  
3715242 +Community Bank & Trust, 45-49 Court Street, P.O. Box 509, Canton, NY 13617-0509  
3715245 +David A. Nothdurft, CPA, 13 woodridge Circle, Clarks Summit, PA 18411-2039  
3732309 Deere & Company, PO Box 6600, Johnston, IA, 50131  
3813714 +Department of Labor and Industry - UCTS, Commonwealth of Pennsylvania, Attn: Joseph Kots,  
625 Cherry St Room 203, Reading, PA 19602-1152  
3715247 +First Data Merchant Services, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614  
3755022 First Liberty Bank & Trust, c/o James T. Shoemaker, Esq., 600 Third Avenue,  
Kingston, PA 18704  
3755087 +First Liberty Bank & Trust c/o, James T. Shoemaker, Esq., 600 Third Avenue,  
Kingston, PA 18704-5815  
3767262 Geisinger Health System, 100 N Academy Avenue, Danville PA 17822-4938  
3715249 Great American Insurance Gro, Specialty Accounting, PO Box 89400,  
Cleveland, OH 44101-6400  
3715251 +Herron Lumber Company, 100 E. Tioga St., Tunkhannock, PA 18657-1602  
3715252 +Hillman Security & Fire Tech, 398 Marion St., Luzerne, PA 18709-1419  
3715253 Home Depot, PO Box 750328, Saint Louis, MO 63179-0328  
3723362 +JOHN DEERE CREDIT, P.O. BOX 5327, MADISON, WI 53705-0327  
3715255 +Kelly A. Kozlansky, 11 Sandbank Road, Tunkhannock, PA 18657-1766  
3715256 +Kelly Kozlansky, 11 Sandbank Road, Tunkhannock, PA 18657-1766  
3762343 +Mary Woodbridge, State Workers' Insurance Fund, 100 Lackawanna Ave.,  
Scranton PA 18503-1966  
3715259 +Nivert Metal Supply Inc, 1100 Marshwood Road, Throop, PA 18512-1426  
3715260 +Northern Lights Marine System, P.O. Box 299, Utica, NY 13503-0299  
3715261 ++P & G MEHOOPANY EMPLOYEES FCU, 15 LANE HILL RD, PO BOX 210, TUNKHANNOCK PA 18657-0210  
(address filed with court: P&G Mehoopany Employees FCU, 51 Warren St.,,  
Tunkhannock, PA 18657)  
3891591 +P&G Mehoopany, 15 Lane Hill Rd., P.O. Box 210, Tunkhannock, PA 18657-0210  
3736170 +P&G Mehoopany EFCU, PO Box 210, Tunkhannock, PA 18657-0210  
3715262 +PA Dept. of Labor & Industry., State Workers Ins. Fund, 100 Lackawanna Ave., P.O. Box 5100,  
Scranton, PA 18505-5100  
3715263 +PA Dept. of Labor & Industry, Unemployment Comp. Bur., 6th Floor, Labor & Industry.,  
Seventh & Forster Sts., Harrisburg, PA 17121-0001  
3715265 +Penn Credit Corp., P.O. Box 988, Harrisburg, Pa 17108-0988  
3715266 Sickler's Home Supply, Inc., 651 SR 6W, Suite 1, Tunkhannock, PA 18657  
3715267 +Synergy Resources, 1310 Madrid St., Suite 106, Marshall, MN 56258-4006  
3715268 ++++THE DOCK DOCTOR, 1459 HUNTER HWY, TUNKHANNOCK PA 18657-7977  
(address filed with court: The Dock Doctor, 1459 SR 29S, Tunkhannock, PA 18657)  
3715269 +The Kerry Company, Inc., 3003 Wildwood Sample Road, PO Box 51,  
Allison Park, PA 15101-0051  
3752698 +The Kerry Company, Inc., PO Box 51, Allison Park, PA 15101-0051  
3715270 Times Shamrock Weekly Group, 180 Church St., Montrose, PA 18801-1269  
3715271 +Trailer Marketing Services,, 4681 State Route 233, Clinton, NY 13323-3420  
3715274 White Ridge Plastics, LLC, P.O. Box 2900, Reidsville, NC 27323-2900  
3715275 +Wyoming County Tax Claim Bur, County Courthouse, 1 Courthouse Square,  
Tunkhannock, PA 18657-1228

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Aug 31 2016 19:13:00 BAC Home Loan Servicing LP, 7105 Corporate Dr,  
Plano, TX 75024-4100  
cr +E-mail/Text: jdflitigationanalyticsteam@johndeere.com Aug 31 2016 19:16:37 Deere & Company,  
6400 NW 86th Street, Johnston, IA 50131-2945  
3715236 +E-mail/Text: jauld@auldmiller.com Aug 31 2016 19:16:43 Abernathy, Auld & Young, P.C.,  
4499 Mt. Royal Blvd., Allison Park, PA 15101-2674  
3727229 +EDI: BANKAMER.COM Aug 31 2016 19:13:00 BAC Home Loan Servicing LP, 7105 Corporate Drive,  
Plano Texas 75024-4100  
3810293 +EDI: BANKAMER.COM Aug 31 2016 19:13:00 BAC Home Loan Servicing, LP,  
Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3715240 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 31 2016 19:16:56 Bernstein Law Firm, P.C.,  
707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1900,  
Attn: Holly Lattanzi, Esq.

3715241 +EDI: CHASE.COM Aug 31 2016 19:13:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298

3740179 EDI: CHASE.COM Aug 31 2016 19:13:00 Chase Bank USA NA, PO BOX 15145,  
Wilmington, DE 19850-5145

3715244 +EDI: CRFRSTNA.COM Aug 31 2016 19:13:00 Credit First National Assoc., P.O. Box 81344,  
Cleveland, OH 44181-0344

3715248 +EDI: RMSC.COM Aug 31 2016 19:13:00 GEMB-Care Credit, Attn: Bankruptcy Dept.,  
P.O. Box 103106, Roswell, GA 30076-9106

3715250 +E-mail/Text: PETER.XINTARAS@HARVEYBP.COM Aug 31 2016 19:16:58 Harvey Building Products,  
1400 Main St., Waltham, MA 02451-1601

3715254 EDI: IRS.COM Aug 31 2016 19:13:00 Internal Revenue Service, Special Procedures Branch,  
11601 Roosevelt Blvd., Mail Drop Point N781, Philadelphia, PA 19154

3752691 +E-mail/Text: jauld@auldmiller.com Aug 31 2016 19:16:43 John H. Auld, II, Esquire,  
Abernethy, Auld & Young, P.C., 4499 Mt Royal Boulevard, Allison Park, PA 15101-2674

3715257 +EDI: LTDFINANCIAL.COM Aug 31 2016 19:14:00 LTD Financial Services. L.P.,  
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134

3715258 +E-mail/Text: bknotices@mbandw.com Aug 31 2016 19:16:35 McCarthy, Burgess, & Wolff,  
MB&W Building, 26000 Cannon Road, Cleveland, OH 44146-1807

3715264 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 31 2016 19:16:16 PA Dept. of Revenue,  
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496

3731257 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 31 2016 19:16:17  
PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION PO BOX 280946,  
HARRISBURG, PA 17128-0946

3715272 +E-mail/Text: bankruptcydepartment@tsico.com Aug 31 2016 19:16:49 Transworld Systems, Inc.,  
507 Prudential Rd., Horsham, PA 19044-2308

3715273 +E-mail/Text: matthew@unitedcreditinc.com Aug 31 2016 19:16:36 United Credit Services, Inc.,  
P.O. Box 381, 132 Central St., Foxboro, MA 02035-2463

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3715243\* +Community Bank & Trust, 45-49 Court Street, P.O. Box 509, Canton, NY 13617-0509

3715246 ##Dustin Cogswell, 857 Edinger Hill Rd., Laceyville, PA 18623-7923

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Clayton William Davidson on behalf of Creditor Deere & Company cdavidson@mwn.com,  
nwelch@mwn.com  
James T. Shoemaker on behalf of Creditor First Liberty Bank c/o James T. Shoemaker, Esq.  
jshoemaker@hkqpc.com  
Joshua I Goldman on behalf of Creditor Bank of America, N.A., et al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Tullio DeLuca on behalf of Debtor Shannon Drew Kozlansky tullio.deluca@verizon.net  
Tullio DeLuca on behalf of Plaintiff Shannon Drew Kozlansky tullio.deluca@verizon.net

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee    ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1                    **Shannon Drew Kozlansky**  
\_\_\_\_\_  
First Name    Middle Name    Last Name

Debtor 2  
(Spouse, if filing)    First Name    Middle Name    Last Name  
\_\_\_\_\_

Social Security number or ITIN    **xxx-xx-2004**

EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court    **Middle District of Pennsylvania**Case number:    **5:10-bk-08908-JJT****Order of Discharge****12/15****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shannon Drew Kozlansky  
aka Shannon D. Kozlansky, aka Shannon Kozlansky, dba  
The Dock Doctor

**By the  
court:**August 31, 2016

Honorable John J. Thomas  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**